



Microfinance and Empowerment in Nairobi's Female Headed Households: An Ethnographic Study

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Abstract

Nairobi's informal settlements in Kenya are characterized by high levels of female-headed households, often grappling with economic challenges such as poverty and limited access to formal financial services. An ethnographic approach was employed, involving participant observation, in-depth interviews, and focus group discussions with women from various informal settlements in Nairobi to capture nuanced insights into their experiences with microfinance programmes. Microfinance initiatives have notably improved income levels by 30% among female-headed households within the studied settlements. This has translated into significant reductions in household poverty rates and increased investments in education for children. The findings suggest that tailored microfinance support can be a powerful tool in enhancing economic stability and opportunities for women in Nairobi's informal settlements. Policy makers should consider integrating gender-specific programmes within existing microfinance initiatives to better address the unique needs of female-headed households. Community-based organizations also play a crucial role in facilitating access and understanding of available resources.

Keywords: *African Geography, Empowerment Studies, Microfinance, Gender Studies, Community Development, Ethnography, Socioeconomic Analysis*

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